Fill in this information to identify the case:	
Debtor 1 Cleo B. Hall	
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the Middle District Of P	ennsylvania
Case number 5:23-bk-01315-MJC	
Official Form 410S1 Notice of Mortgage Payment Change If the debtor's plan provides for payment of post petition contractual installmer principal residence, you must use this form to give notice of any changes in the to your proof of claim at least 21 days before the new payment amount is due.	e installment payment amount. File this form as a supplement
Name of creditor: Deutsche Bank National Trust Company, as Trustee for the Asset Backed Securities Corporation Long Beach Home Equity Loan Trust 2000-LB1 Home Equity Loan Pass-Through Certificates, Series 2000-LB1	Court claim no. (if known): 12-1
Last four digits of any number you use to identify the debtor's 3578	Date of payment change: 01/01/2025
account:	Must be at least 21 days after date of this notice

Part 1: Escrow Account Payment Adjustment

1.	1. Will there be a change in the debtor's escrow account payment? □ No					
	Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:					
	Current escrow payment: \$ 1055.57 New escrow payment: \$ 997.46					
Pa	art 2: Mortgage Payment Adjustment					
2.	Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?					
	 No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: 					
	Current interest rate: New interest rate: Current principal and interest payment: \$ New principal and interest payment: \$					

Principal, interest, and escrow, if any

First Name

Middle Name

Last Name

Part 3:	Other	Payment	Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?							
⊠ No							
	Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)						
Reason for change:							
Current mortgage payment: \$	New mortgage payment: \$						
Part 4: Sign Here							
The person completing this Notice must sign it. Sign a number.	and print your name and your title, if any, and state your address and telephone						
Check the appropriate box.							
☐ I am the creditor. ☐ I am the creditor's authorized agent.							
I declare under penalty of perjury that the informat information, and reasonable belief.	ion provided in this Notice is true and correct to the best of my knowledge,						
/s/ Rosa Selmani Signature	11/13/2024 Date						
Rosa Selmani Print:	Title Authorized Agent for Creditor						
First Name Middle Name	Last Name						
Company: Robertson, Anschutz, Schneid, Crane & Partners, PLLC							
Address 13010 Morris Road, Suite 450 Number Street							
Alpharetta GA 30004							
City State Zip Co	ode						
Contact phone: 470-321-7112	Contact Email: rselmani@raslg.com						

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on	November 15, 2024	,]	I electronically	filed the
foregoing with the Clerk of Court using the CM	M/ECF system, and a true and	correct	copy has been	served via
United States Mail to the following:				

Cleo B. Hall

272 Sycamore Drive East Stroudsburg, PA 18301

And via electronic mail to:

J. Zac Christman

J. Zac Christman, Esquire 538 Main Street, Suite 102 Stroudsburg, PA 18360

Jack N Zaharopoulos

Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036

United States Trustee

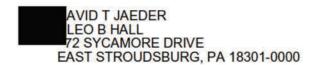
US Courthouse 1501 N. 6th St Harrisburg, PA 17102

By: /s/ Hannah Maddox



Sign up for paperless delivery at www.spservicing.com

September 3, 2024



Account Number:
Property Address: LOT 71 SYCAMORE DRIVE
TANNIERSVILLE, PA 18372

RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount

This statement is for informational purposes only

Dear Customer(s):

SPS reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

1. What is the amount of my new monthly payment?

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment	New Payment (as of 01/01/2025)	Change
Principal and Interest	\$2,062.53	\$2,062.53	
Regular Escrow Payment	\$968.21	\$997.46	\$29.25
Monthly Shortage Payment	\$87.36	\$0.00	\$-87.36
Total Payment	\$3,118,10	\$3,059,99	\$-58.11

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

2. Why did the escrow portion of my payment change?

There are three main reasons why your escrow account payment may change from year to year.

A. Regular Escrow Payments - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements	Current Year Estimated Disbursements (as of 01/01/2025)	Change
Tax Disbursements	\$9,504.49	\$9,855.55	\$351.06
Hazard Insurance Disbursements	\$2,114.04	\$2,114.04	\$0.00
Total Annual Escrow Disbursements	\$11,618.53	\$11,969.59	\$351.06
Monthly Escrow Payment	\$968.21	\$997.46	\$29.25
Monthly Shortage Payment	\$87.36	\$0.00	\$-87.36

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- B. Escrow Reserve Requirements RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 2 months. This reserve is established to cover unanticipated increases in your property taxes, insurance and other escrow amounts. The monthly reserve requirement amount is \$1,994.93 and is accounted for in your monthly escrow payment reflected above in Tables 1 and 2. If your account has mortgage insurance, the monthly mortgage insurance amount has been removed from the escrow reserve requirements.
- C. Escrow Surplus The balance of the escrow account as of the date of this analysis has a deficiency of \$95,527.61. The ending balance in table 3 and the beginning balance in table 4 of \$6,777.95 is based on an assumption of receipt of the scheduled payments that are due on the account, as indicated by the letter E next to the payments. If the scheduled payments are made there will be a surplus in the account of \$2,319.08.

If your account meets minimum criteria defined below, we will send a refund check for this surplus under separate cover for the full or partial refund1.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim.

Your unpaid pre-petition escrow amount is \$811.95. This amount has been removed from the projected starting balance.

Your total refund is \$2,319.08, which is determined by subtracting your required beginning escrow account balance from your actual beginning escrow account balance. \$6,777.95 - \$4,458.87 = \$2,319.08.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis. Please note, if the payment or disbursement month shown in table 3 is the same month of this completed analysis and there is an asterisk (*) or the letter E next to the amount, the disbursement or amount may have already occurred by the time you receive this analysis statement and the actual amount may differ from the amount reflected below.

Table 3		Pav	ments	Disbursem	aents	
Month History	<u>Description</u> Beginning Balance	Estimate	<u>Actual</u>	Estimate	Actual	Total Balance \$-100,743.47
August 2024	HAZARD INS	\$968.21	\$111,479.02	\$176.17	\$176.17	\$10,559.38
Total Actual Activity	у	\$968.21	\$111,479.02	\$176.17	\$176.17	

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Expected Paymen	ts					
September 2024	SCHOOL TAX	\$968.21	\$1,055.57 E	\$6,947.97	\$7,299.03 E	\$4,315.92
September 2024	HAZARD INS	\$0.00	\$0.00 E	\$176.17	\$176.17 E	\$4,139.75
October 2024	HAZARD INS	\$968.21	\$1,055.57 E	\$176.17	\$176.17 E	\$5,019.15
November 2024	HAZARD INS	\$968.21	\$1,055.57 E	\$176.17	\$176.17 E	\$5,898.55
December 2024	HAZARD INS	\$968.21	\$1,055.57 E	\$176.17	\$176.17 E	\$6,777.95
Total Including Ex	pected Payments	\$4,841.05	\$115,701.30	\$7,828.82	\$8,179.88	

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (**) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

		Payments	Disbursements	Beginning	Required
Month	<u>Description</u>	Estimate	Estimate	Balance	Balance
	Starting Balance	C		\$6,777.95	\$4,458.87
January 2025	HAZARD INS	\$997.46	\$176.17	\$7,599.24	\$5,280.16
February 2025	HAZARD INS	\$997.46	\$176.17	\$8,420.53	\$6,101.45
March 2025	HAZARD INS	\$997.46	\$176.17	\$9,241.82	\$6,922.74
April 2025	CITY TAX	\$997.46	\$2,556.52	\$7,682.76	\$5,363.68
April 2025	HAZARD INS	\$0.00	\$176.17	\$7,506.59	\$5,187.51
May 2025	HAZARD INS	\$997.46	\$176.17	\$8,327.88	\$6,008.80
June 2025	HAZARD INS	\$997.46	\$176.17	\$9,149.17	\$6,830.09
July 2025	HAZARD INS	\$997.46	\$176.17	\$9,970.46	\$7,651.38
August 2025	HAZARD INS	\$997.46	\$176.17	\$10,791.75	\$8,472.67
September 2025	SCHOOL TAX	\$997.46	\$7,299.03	\$4,490.18	\$2,171.10
September 2025	HAZARD INS	\$0.00	\$176.17	\$4,314.01	\$1,994.93**
October 2025	HAZARD INS	\$997.46	\$176.17	\$5,135.30	\$2,816.22
November 2025	HAZARD INS	\$997.46	\$176.17	\$5,956.59	\$3,637.51
December 2025	HAZARD INS	\$997.46	\$176.17	\$6,777.88	\$4,458.80
Totals		\$11,969.52	\$11,969.59		
	HAZARD INS		The last of the same of the sa	φυ, 111.00	φ4,456.60

If you wish to send a written inquiry about your account or dispute any of the information on this statement, please send it to the address listed below for Notice of Error/Information Request. If you send your Notice of Error/Information Request to any other address, it may not be processed in accordance with the guidelines established by the Real Estate Settlement Procedures Act (RESPA).

Important Mailing Addresses:

General Correspondence	Payment Remittance	Notice of Error/Information Request
PO Box 65250 Salt Lake City, UT 84165-0250	PO Box 65450 Salt Lake City, UT 84165-0450	PO Box 65277 Salt Lake City, UT 84165-0277

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¹ Refund Information

Although our analysis determined an overage in your escrow account, a check may not be issued. This may be due to one or more of the following.

- An overage refund that exceeds your current escrow balance may not be refunded in one check. Funds currently available and held in escrow will be refunded, but any remaining difference between the previous refund and the full refund will be sent once the funds become available in the escrow account. If the additional funds are not available in the escrow account within 30 days of this statement, please contact us to review your account to determine if any additional refund is available to be sent. The refund amount from statement is a projection of the funds that will be in your account in the future, not the amount of the funds that are currently in your account.
- Overages are not refunded when an account is delinquent. Please review your payment history and due date for your account. If it is 30 days or greater past due, an escrow refund will not be sent until the payments have been made. Once your mortgage payments are current, please request a refund of your escrow overage amount. Your refund amount may vary at that time from the amount listed on this statement as additional escrow activity may change the amount eligible for a refund.

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at www.spservicing.com.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llamenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

Filed 11/15/24

Entered 11/15/24 09:30:55

Doc. Mair Desc